

SENATOR JACKIE SPEIER ON IDENTITY THEFT



YOUR SOCIAL SECURITY NUMBER – THE KEY TO YOUR KINGDOM OR YOUR DOWNFALL

Your Social Security number has become a key for identity thieves to get their hands on your credit cards, bank accounts and other private information, creating financial upheaval in your life. What's at risk? Losing everything from your health insurance to getting arrested to having your credit rating ruined and to your ability to get a job or rent an apartment.

There are two buckets of identity theft that can involve Social Security numbers.

- ❖ "The traditional" – Giving a thief access to your credit cards, bank accounts and other financial information, and;
- ❖ "The creation of a whole new YOU" – The thief uses your Social Security number to open up credit and get loans and credit cards.

WHEN YOU HAVE TO GIVE YOUR SOCIAL SECURITY NUMBER & WHEN YOU DON'T

- ❖ Financial institution, including banks, brokers, and applications for credit often say that your Social Security number must be given in order for you to obtain services. However, you can ask to provide other proof of your identity such as a passport or driver license which may be allowed instead.
- ❖ It is generally required for anything involving a government agency like the Department of Motor Vehicles.
- ❖ The medical area is a gray area. For blood tests, x-rays and exams at a medical clinic or doctor's office, for example, you may be asked to give your Social Security number. The good news is: That requirement is in the process of being modified. Social Security numbers are no longer required as your identification number on a medical insurance card. In the future, medical records are likely to be masked with an ID number rather than your Social Security number.

Other businesses can ask for your Social Security numbers, but you do not have to give it out. If you get in this situation, ask for the manager and request that another number, such as a driver's license number, be used instead. They may also ask for your zip code for marketing purposes, but you don't have to give that out either.

IDENTITY THEFT PREVENTION

- ❖ California now allows consumers to freeze their credit reports at the three major credit reporting agencies, stopping others from accessing the reports without your permission, and reducing the possibility of someone creating a "new you." Freezing or unfreezing each report costs \$10 a piece. You can also get a free copy of your credit report every 12 months because of a recent amendment to the federal *Fair Credit Reporting Act*.
- ❖ Review credit card and bank statements immediately after you receive them for any suspicious charges or charges that you did not authorize. If there are unauthorized charges or other suspicious activities, report it to your financial institution and also file an identity theft report and a property theft report to the police department immediately.

USE COMMON SENSE

- ❖ Don't carry your Social Security card. Keep it in a safe place locked up at home. Memorize it or, if you know that you will need it, then, on that day, write it down without indicating what it is for.
- ❖ Act quickly if you think there's a problem. Call the United States Social Security number fraud hotline at 1-800-269-0271 or visit www.ssa.gov/onlinessa7004.pdf for a free report which includes more identity theft prevention tips.
- ❖ If you suspect someone is using your Social Security number to work illegally, check your Social Security Personal Earnings and Benefit Statement by calling 1-800-772-1213.
- ❖ Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit line. This will ensure that any creditor contacts you before opening any new accounts or makes any changes to active accounts.
- ❖ Close accounts that you know or believe to have been tampered with or opened fraudulently.
- ❖ File a police report if you believe that your financial privacy or personal identity has been breached. Get a copy of the report to submit to your creditors that may require proof of crime.

KNOW YOUR RIGHTS

California law prohibits:

- ❖ Printing a Social Security number on ID badges and mailing documents unless required by law or the document is a form or applications;
- ❖ Encoding or embedding a Social Security number on cards or documents such as a bar code, computer chip or magnetic strip to avoid the protections required by law;
- ❖ Requiring a person to send a Social Security number over the Internet, unless the connection is secure or the number is encrypted, and;
- ❖ Requiring a Social Security number to log onto a web site unless a password is also used.

E-MAIL SPAM

- ❖ Have multiple email addresses (e.g. use a forwarding service) to prevent email SPAM.
- ❖ Get anti-SPAM software and popup blocking software. Some are free, others may be purchased. You can sign up for free anti-SPAM software at www.antispam.org. Also, most internet service providers (ISP) will provide anti-SPAM services free of charge. Firewall and anti-virus software will also take care of these problems.
- ❖ Limit or eliminate visits to chat rooms, posting information on electronic bulletin boards or downloading software.
- ❖ Press the ALT-F4 button on your keyboard if unwanted ads appear on your computer or cause your computer to freeze.
- ❖ Before you click the "unsubscribe" button on the SPAM, know where it will go. There are pros and cons to this. If it is a spammer, then they will know that they have a live address. If it is a legitimate company, they will take you off of their email list.
- ❖ Forward repeat offenders to your Internet service provider (ISP), whether you use AmericaOnLine, Yahoo, Earthlink, or another company.

UNDERSTAND PRIVACY POLICIES

- ❖ Opt-out from all information sharing;
- ❖ Learn how to read a privacy policy, and;

- ❖ Check website privacy policies for spy ware and ad ware which can lead to your receiving spam.

ADVANCED SAFETY LIST

- ❖ Receive your mail using a P.O. Box instead of at your home;
- ❖ Use multiple banks and brokerage firms;
- ❖ Physically split up storage of sensitive information;
- ❖ Pay cash for items whenever possible;
- ❖ Secure your home and its contents;
- ❖ Incorporate and obtain a business card, and;
- ❖ Lobby the government to enact better privacy laws.

ZIP CODES

- ❖ Zip codes are a gray area. Sometimes zip codes are requested when getting gas with a credit or ATM card to match the mailing address of the cardholder. Many times they are used by retailers for marketing purposes.